

Particulars		Particulars	
Average Quarterly Balance Requirement	₹10,000	Exchange rate mark up on Foreign Currency Debit card transaction	3.5%
Non-maintenance Charges	NMC will be 10% of the balance shortfall* *subject to maximum of ₹900 per quarter	ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	₹20/- per transaction
Fixed Deposits in lieu of Minimum Balance	FD Amount of ₹5,00,000	Non-cash Transactions - Other Bank ATMs outside India	Outside India: ₹20/- for Balance Enquiry
Remittance Facilities through Own Bank		Daily POS Limit	Titanium Card : ₹50,000 Titanium Card : ₹100,000
Demand Draft - Issuance	Unlimited Free	Other Savings Bank Account Facilities	
DD Cancellation/Duplicate Instrument Issuance	₹100/- per instrument	Account Statement	Free Monthly E-Statement
DD Revalidation	Free	Issuance of Duplicate/Additional Statement	Free
Credit Card Payment through ATM/Net Banking	Free	Issuance of Loose Cheque Leaves	Free
IMPS Inward/Outward	No Charges @ Branch/Mobile Banking/Net Banking/Alexa/Whatsapp Banking	Issuance of Duplicate Passbook	Free
NEFT Inward/Outward	• Up to ₹50,000 - Nil, • > ₹50,000 to ₹1 Lakh - ₹4, • > ₹1 Lakh to ₹2 Lakh - ₹14, • > ₹2 Lakh - ₹24 No Charges applicable for NEFT done through Net Banking or Mobile Banking	Internal Transfer/ECS/NACH/Direct Debit Return transactions due to Insufficient Balance	₹500/-
RTGS Inward/Outward	• ₹2 Lakh to ₹5 Lakh - ₹20 • > ₹5 Lakh - ₹45 No Charges applicable for RTGS done through Net Banking or Mobile Banking	Miscellaneous	
Remittance Facilities through Other Bank		Alerts	Free Transaction Alerts
DD - Issuance	Free one draft (Correspondent Bank only) per day up to ₹50,000/-; above this ₹1.5/- per ₹1,000/-, Minimum of ₹50/- & Maximum of ₹5,000/- per instrument Non-correspondent Banks - At Actuals	Balance Certificate	Limit Accounts - ₹25/- Other Accounts - ₹100/-
DD - Cancellation	₹100/- per instrument	Interest Certificate	Free
DD - Revalidation	₹50/- per instrument	Standing Order/Balance Order/Instructions	Free
Foreign Exchange Remittance		Enquiry relating to Old Records	₹100/- per enquiry
Non-trade Remittance	₹250/- in addition to SWIFT charges	Account Closure	No charge if A/C closed within 14 days or post 6 months. ₹500, or balance in the A/C whichever is lower, if account is closed post 14 days and within 6 months
SWIFT/Wire Transfer	₹500/-	Photo Attestation	Free
FCY (Foreign Currency) Draft/DD issuance	₹350/-	Signature Attestation	Free
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of ₹25/-	Cheque Stop Payment	Free
Cheque Collection		Inactive Account (>12 Months)	Nil
Local Clearing	Free	Phone Banking (@ Contact Centre)	Free
Outstation Clearing through Own Bank	Free	Cheque Books	
Outstation Clearing through Correspondent Bank	Up to and including 5,000: ₹25/-; Above 5,000 and up to and including 10,000: ₹50/-; Above 10,000 and up to and including 100,000: ₹100/-; Above 100,000: ₹150/-	Issuance of Cheque Books w.e.f 1 st Aug'19	Unlimited Free
Return of Cheque/s - Local Only for Financial Reasons	Local Inward Clearing*: ₹500/- per cheque Local Outward Clearing: ₹200/- per cheque	Charges on Cash Withdrawals/Deposits at Branch/es	
Return of Cheque/s - Outstation - through Own Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Cash Withdrawals at any branch in India	Free
Return of Cheque/s - Outstation - through Another Bank	Collection charges subject to a minimum of ₹100/- plus actual out of pocket expenses	Cash Deposit at home/non-home location	Free Limit of ₹2,00,000/- per month or 5 times previous months AMB (whichever higher) Charges will be levied if max transaction cap limit of 5 per month is breached, even if deposit limit is not breached Above free limit, ₹4/- per ₹1,000/- subject to minimum of ₹100/-
Return of Cheque/s - Outstation Cheques Received in Inward Collection	₹100/- plus out of pocket expenses	Doorstep Banking	
Cards - Debit Card		Cashier's Cheque/Demand Drafts Delivery	Free
Card Issuance/Annual As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Titanium Chip Debit Card Issuance Fees - Free, Annual Fees - Free For premium Debit Cards, please refer the Debit Card SOC	Cheque Pick-up	1 request free per day; Minimum cheque consolidated value ₹10,000/-
Card Replacement Fee	₹249 + taxes	Cash Delivery	1 request free per day; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹50/- per request
Issuance of Duplicate PIN	₹20/-	Cash Pick-up	4 Free requests per month; Minimum value of ₹10,000/- & Maximum ₹1 Lac; Thereafter @ ₹130/- per request
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	<ol style="list-style-type: none"> All charges indicated above are exclusive of Taxes (as per Government rules). For Senior Citizens and Differently Abled person Doorstep Banking is available across Savings Account variants free of cost subject to availability at branch. Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice the terms and conditions governing such services mentioned above and rates stated in this schedule. Any suspicious or unusual transaction activity can lead to levy of charges. Any changes in the charge tariff will be applied after a notice of atleast 30 days. W.e.f 5th January, 2026 number of Non-Financial ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration, Cheque Book Request, Statement Request and Aadhaar Number Seeding, etc. on Non-IndusInd Bank ATM will be limited to 10 transactions per month. If you feel the revised charges do not meet your banking requirements, we have alternative Savings Account options that may better align with your preferences. To learn more and choose the account that's right for you, please visit your nearest IndusInd Bank branch. Our team will be happy to assist you. The above fees mentioned are exclusive of GST. 	
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free		
Cash Withdrawal & Non-cash transaction at Other Bank ATMs within India	5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change, Mini Statement etc.) per month. Beyond 5 transactions, all Cash withdrawals would be charged at ₹23 per transaction & non-financial transaction at ₹10 per transaction within India. *3 in metro cities.		
Cash Withdrawals - Other Bank ATMs outside India	₹125/- for Cash Withdrawals		